

**Robert J. Straub**  
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February 8, 2009

United States Bankruptcy Court  
One Bowling Green  
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Document #14705 filed 4Feb2009

Case # 05-44481 (RDD) filed October 5, 2005 – Notice of Motion for Order Under 11 U. S. C. 105.363(b)(1), and 1108 Confirming Debtors' Authority to Terminate Employer-Paid Post-Retirement Health Care Benefits and Employer-Paid Post-Retirement Life Insurance Benefits for Certain (A) Salaried Employees and (B) Retirees and Their Surviving Spouses.

Dear Judge Drain:

This letter is to express my concerns with the referenced Document filed by Delphi Corporation on February 4, 2009 affecting retirees such as me, who was a salary employee for 40 years & 5 months and am now over 70 years old and dependent on these benefits (Hired by GM prior to 1993), before asking the court to cancel my benefits:

- 1.) Health insurance benefits (OPEB) for retirees of Delphi Corporation like me. **Worth \$1156.80 per year for 2009.**
- 2.) Eligible for RHRA via Wageworks with a **balance in my account of \$12,043** as of 4/1/2009. Refer to letter Pre 93 (9/12/06), Pages 1 & 3 enclosed, dated 9/27/06. Note there are no disclaimers in this document that these benefits may be changed or cancelled at any time!
- 3.) Elimination of Term Life Insurance for the rest of my life (Refer to the enclosed letter UA01 documenting this that I received from Delphi in 2001 when I retired. **My wife will lose over \$130,000 which she is dependent on if I die before her.**

**Please note that this letter is an OBJECTION** to the referenced document.

This document was filed with no previous warning to any of the salaried retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

With the current state of the economy, salaried retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. As you know, the cost of living has

increased significantly in the last two years. This coupled with the loss of these benefits would have a crippling effect on the lives of every salaried retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company and still meet their obligations that they committed to us in writing with no restrictions in 2001 when I retired. They must have added the many restrictions and clauses that they may change the benefits in after I retired in 2001. Previous to 2001 retirement planning did not anticipate Delphi leaving us stranded!

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning the referenced document.

**We ask you to REJECT this motion.**

Thank you,

Sincerely yours,

A handwritten signature in black ink, appearing to read "Robert J. Straub", written over a horizontal line.

**Robert J. Straub**

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Kokomo, Indiana 46902

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**RETIREE SERVICING CENTER**

P.O. Box 5113

Southfield, Michigan 48086-5113

**1-800-828-9236**

1-800-872-8682

TELECOMMUNICATION DEVICE FOR THE DEAF

June 04, 2001

Robert J Straub  
1723 Executive Dr.  
Kokomo, IN 46902-3277

Dear Robert J Straub:

As a retiree of Delphi Automotive Systems with 10 or more years of participation in the Life and Disability Benefits Program, you are eligible for Continuing Life Insurance.

Our insurance records, as of the date of this letter, show the Continuing Life Insurance has now fully reduced to the ultimate amount of \$[REDACTED]. This ultimate amount will remain in effect for the rest of your life and is provided by Delphi at no cost to you.

**IMPORTANT: YOU SHOULD KEEP THIS NOTICE WITH YOUR OTHER VALUABLE PAPERS.**

If you have any questions regarding this letter, you may call toll-free, **1-800-828-9236** (Telecommunication Device for the Deaf 1-800-872-8682), during normal business hours, or write to the address above.

Always include this Social Security number, [REDACTED] in all your correspondence.

**Retiree Servicing Center**

UA01

**DELPHI**

*Delphi Mtg/5/14*

September 27, 2006

Dear Delphi Retiree:

In July, we mailed you a letter previewing the post-employment health care information you will receive in October and November of this year.

October is now here. This letter provides details that will help you prepare for health care coverage decisions you need to make in the next several weeks.

**To Bring You Up to Date**

In March 2005, we announced important changes to Delphi's post-employment health care coverage. This included the news that, starting on January 1, 2007, Delphi will no longer provide health care coverage under the Salaried Health Care Program for retirees who are or become eligible for Medicare in the normal course (in general, age 65, according to current Medicare regulations).

A copy of the brochure you received in 2005 describing the changes, as well as a summary presentation and a list of FAQs (frequently asked questions), is available on [www.delphinbc.com](http://www.delphinbc.com).

**Considering Your Medicare Needs**

We are getting close to the January 1, 2007 date when Delphi's post-employment health care coverage ends for salaried retirees eligible for Medicare in the normal course. This is a good time to consider your Medicare needs as a whole.

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*Note: Nowhere in this 9 page document  
is there a disclaimer that these  
benefits may be changed at any  
time!*

*Only Page 1 and 3 copies included  
here.*  
*[Signature]*

Please note that any coverage you choose is on a voluntary basis and at your expense. You may want to compare the coverage offered by the AARP plans to others on the market. Several providers offer both supplemental "Medigap" plans and approved prescription drug plans. It is completely your decision.

#### **Retiree Health Reimbursement Account (HRA)**

Once you are eligible for Medicare, you are automatically enrolled in a Retiree Health Reimbursement Account (HRA) in the amount of \$10,000 (\$20,000 if you retired on or before March 1, 2005). An HRA is an employer-funded account that reimburses you for certain defined health care costs. The account will not grow through interest or future contributions from either you or Delphi, and the account cannot be converted to cash.

Your HRA will remain available until you have used the entire balance. For example, if you have a beginning account balance of \$10,000 and during 2007 you make claims and receive reimbursement for \$3,000, your balance at the beginning of 2008 will be \$7,000. How long the account will last will depend on how much you choose to spend each year.

#### **Surviving Spouse Coverage**

If you die before using the total amount in your HRA, your spouse may be eligible to use any remaining balance. How this works depends on when you die:

- If you die after you become Medicare-eligible in the normal course, your surviving spouse is eligible to receive the balance of your account. For example, if you die with a remaining HRA balance of \$2,000 and your spouse meets the eligibility requirements, your spouse will have an account set up in his or her name with a beginning balance of \$2,000.
- If you die before you become Medicare-eligible in the normal course, your surviving spouse can continue to participate in the U.S. Salaried Health Care program until your spouse reaches Medicare eligibility in the normal course. At that time, Delphi health care coverage stops and your surviving spouse is eligible to receive the balance of your HRA account.

Your HRA balance cannot be passed to someone you marry after your retirement, a dependent child, or other beneficiary. If you die without an eligible spouse then the remaining balance is forfeited.

#### **What Is Covered by the HRA**

The Retiree HRA is intended to assist you with the transition to Medicare coverage and is limited to the reimbursement of eligible health care "premiums" (sometimes called the "cost of coverage" or the "contributions"). These coverage costs could be for you or any eligible dependent as defined by the Internal Revenue Code of the United States.

Examples of medical insurance premiums that are eligible for reimbursement include:

- Medicare Part B and Part D (prescription drug plan) premiums.
- Medicare Advantage plan premiums.
- Medigap premiums -- such as AARP supplemental coverage through United HealthCare.
- Dental, Vision, and Extended Care Coverage premiums, including the cost of continuing coverage through Delphi.